

﴿and forbidden usury﴾ because of what it entails of wrongdoing and evil consequences. Usury (ribâ) is of two types: ribâ *nasee'ah* (pay now, or pay an increased amount later); and ribâ *faql*, which involves trading two things of the same type, where one is greater in quantity than the other. Both are haram, according to the Qur'an and Sunnah, and according to the consensus of the scholars in the case of ribâ *nasee'ah*; those who permitted ribâ *faql* held an odd view that is contrary to the abundant texts. Rather usury is one of the major sins that may doom a person to hell.

﴿Therefore, he who desists﴾ that is, gives up what he is doing and is deterred from it

﴿because of the admonition that has come to him from his Lord﴾ that is, the admonition, reminder and warning against dealing in usury. This admonition is a mercy from Allah towards those to whom it is addressed, and serves to establish proof against them.

﴿may keep his past gains﴾ that resulted from previous transactions in which he engaged before this admonition reached him; he may keep them as a reward for accepting the advice. This verse indicates that the one who does not desist will be punished for both his earlier and later actions.

﴿his case is for Allah [to judge]﴾ as to whether to requite him

﴿but those who return to it﴾ that is, to dealing in usury, and who do not benefit from the admonition; rather they persist in it

﴿will be inhabitants of the fire; they will abide therein forever﴾. The scholars (may Allah have mercy on them) differed concerning the texts that speak of punishment where the apparent meaning suggests that those who commit major sins that are less serious than associating others with Allah (shirk) will abide in hell forever. The best view is that which says that in these cases where Allah states that certain sins will doom a person to eternity in hell are applicable provided there is no impediment (that is, tawḥeed or belief in the oneness of Allah). It is known from the Qur'an and Sunnah, and from the consensus of